

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) -  
AMENDED**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	2,113.00
a. Are real estate taxes included?	Yes <u>X</u> No _____		
b. Is property insurance included?	Yes <u>X</u> No _____		
2. Utilities:		\$	
a. Electricity and heating fuel			375.00
b. Water and sewer		\$	87.00
c. Telephone		\$	50.00
d. Other <u>See Detailed Expense Attachment</u>		\$	330.00
3. Home maintenance (repairs and upkeep)		\$	200.00
4. Food		\$	425.00
5. Clothing		\$	75.00
6. Laundry and dry cleaning		\$	100.00
7. Medical and dental expenses		\$	60.00
8. Transportation (not including car payments)		\$	375.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	10.00
10. Charitable contributions		\$	200.00
11. Insurance (not deducted from wages or included in home mortgage payments)			
a. Homeowner's or renter's		\$	0.00
b. Life		\$	302.00
c. Health		\$	0.00
d. Auto		\$	300.00
e. Other <u>wife's disability insurance</u>		\$	30.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____		\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)			
a. Auto		\$	0.00
b. Other _____		\$	0.00
c. Other _____		\$	0.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home		\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17. Other <u>personal grooming</u>		\$	175.00
Other <u>dependent child's student loan</u>		\$	105.65

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

## 20. STATEMENT OF MONTHLY NET INCOME

a.	Average monthly income from Line 15 of Schedule I	\$	<u>5,602.70</u>
b.	Average monthly expenses from Line 18 above	\$	<u>5,312.65</u>
c.	Monthly net income (a. minus b.)	\$	<u>290.05</u>

B6J (Official Form 6J) (12/07)

In re **Lansdale Aubrey Lucas**  
**Claire Doris Lucas**

Case No. **12-58779**

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

<b>Cable, Internet, home phone</b>	<b>\$</b>	<b>185.00</b>
<b>Cell phones</b>	<b>\$</b>	<b>80.00</b>
<b>lawn service</b>	<b>\$</b>	<b>46.00</b>
<b>alarm system</b>	<b>\$</b>	<b>19.00</b>
<b>Total Other Utility Expenditures</b>	<b>\$</b>	<b>330.00</b>

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court  
Northern District of Georgia**

In re Lansdale Aubrey Lucas  
Claire Doris Lucas

Debtor(s)

Case No. 12-58779

Chapter 7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date August 22, 2014

Signature /s/ Lansdale Aubrey Lucas  
Lansdale Aubrey Lucas  
Debtor

Date August 22, 2014

Signature /s/ Claire Doris Lucas  
Claire Doris Lucas  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court**  
**Northern District of Georgia**

In re **Lansdale Aubrey Lucas,**  
**Claire Doris Lucas**

Case No. 12-58779

Debtors

Chapter 7

**SUMMARY OF SCHEDULES - AMENDED**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	430,000.00		
B - Personal Property	Yes	4	13,000.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		443,262.73	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		68,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		442,584.15	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			5,602.70
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,312.65
Total Number of Sheets of ALL Schedules		21			
Total Assets			443,000.00		
Total Liabilities				953,846.88	

Form 6 - Statistical Summary (12/07)

**United States Bankruptcy Court**  
**Northern District of Georgia**

In re **Lansdale Aubrey Lucas,  
 Claire Doris Lucas**

Case No. 12-58779

Debtors

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	68,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	68,000.00

**State the following:**

Average Income (from Schedule I, Line 16)	5,602.70
Average Expenses (from Schedule J, Line 18)	5,312.65
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	8,342.00

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		194,262.73
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	13,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		55,000.00
4. Total from Schedule F		442,584.15
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		691,846.88

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

**In Re: Lansbury Aubrey Lucas  
Claire Doris Lucas,  
Debtors.**

**\* CASE NO. 12-58779-wlh  
\*  
\* CHAPTER 13**

**CERTIFICATE OF SERVICE**

I, Gregory D. Coleman, certify that I am over the age of 18 and that on the date set forth below, I have served a copy of the foregoing pleading, either electronically or by first class U.S. Mail with adequate postage prepaid on the following persons or entities at the addresses stated:

Dated August 22<sup>nd</sup> 2014

Respectfully Submitted,

/s/

Gregory D. Coleman  
GA Bar # 177525  
Attorney for Debtor

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Decatur, Georgia 30034  
(404) 289-2244  
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Lansdale Aubrey Lucas  
Claire Doris Lucas  
4123 Brooks Mill Drive  
Lithonia, GA 30038

Nancy J Whaley  
Chapter 13 Trustee  
Suite 120  
303 Peachtree Center Avenue  
Atlanta, GA 30303

Advanta  
PO Box 31032  
Tampa, FL 33631

Advantage Leasing Corporation  
c/o 5555 Glenridge Connector  
Suite  
Atlanta, GA 30342

Amex  
PO Box 981535  
El Paso, TX 79998

Chase  
PO Box 15298  
Carol Stream, IL 60197

Chase  
PO Box 15298  
Wilmington, DE 19850

CHASE  
11200 W PARKLAND AVE  
Milwaukee, WI 53201

Citi  
PO Box 6500  
Sioux Falls, SD 57117

Citicard  
PO Box 6235  
Sioux Falls, SD 57117

dekalb medical center  
PO box 935312  
Atlanta, GA 31193

Delta Credit Union  
PO Box 20541  
Atlanta, GA 30320

Diners Club  
PO Box 6101  
Carol Stream, IL 60197

Discover  
PO Box 30943  
Salt Lake City, UT 84130

Emory Healthcare  
PO Box 025437  
Miami, FL 33102

FIA Card Services  
PO Box 982235  
El Paso, TX 79998

Gary R. Botstein  
2712 N. Decatur Rd  
Decatur, GA 30033

Green Planet  
10 Research Pkwy, (Ste 2  
Wallingford, CT 06492



Home Depot  
PO Box 790345  
Saint Louis, MO 63179

IC Systems  
444 Highway 96 East  
PO Box 64444  
Saint Paul, MN 55164-0444

Internal Revenue Service  
Atlanta, GA 30340

JCPenney  
PO Box 103104  
Roswell, GA 30076

LRGR  
5555 Glenridge Connector  
Suite 900  
Atlanta, GA 30342

Macy's  
PO Box 8053  
Mason, OH 45040

Office Depot  
PO Box 66768  
Houston, TX 77266

Park Place Community Associate  
c/o Community Mgt Assoc  
165 Northside Drive, Ste 128  
Atlanta, GA 30318

Sallie Mae  
PO Box 9500  
Wilkes Barre, PA 18773-9500

Sam's Club  
PO Box 103104  
Roswell, GA 30076

Seterus Inc. (Now FNMA)

SLS  
8742 Lucent Blvd, Ste 300  
Littleton, CO 80129

Suntrust  
PO Box 26149  
Richmond, VA 23260

Suntrust (Now Seterus Inc)  
PO Box 26149  
Richmond, VA 23260

Wells Fargo  
PO Box 4233  
Portland, OR 97208

Wells Fargo